

ASSESSMENT SYSTEM



CONSTITUTION AND BY-LAWS

OF THE

ODD-FELLOWS'

Relief Association

OF CANADA.

1893.



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I.O.O.F.
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TORONTO:
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5 Jordan Street.

ODD FELLOWS' RELIEF ASSOCIATION.

The Odd Fellows' Relief Association of Canada was incorporated in 1875, under Ontario Statutes 37, Cap. 34, and is designed to contribute to the permanency and welfare of the Independent Order of Odd Fellows within the Dominion.

Applicants under 35 years of age are admitted to the Association free, on presentation of the Lodge medical examination within thirty days of date on which it is made, provided the said applicant shall have been admitted into the Order.

Insurance can be obtained for \$500, \$1,000, \$1,500 or \$2,000. A member having \$1,000 or over, and becoming totally and permanently disabled by loss of hand or leg, blindness, or spinal injury, receives a part at once, and the balance of his insurance at death.

The Association is a Canadian institution; is confined solely to members of the I. O. O. F. resident in Canada, or members of a Canadian Lodge, and has its headquarters in Kingston. It is a bond of unity and strength to the Order in Canada.

If through any reason, except expulsion, one finds it inconvenient to remain a member of the I. O. O. F., he does not lose his insurance by leaving the Order.

It is no longer an experiment; 20 years' experience has proved it to be a solid and permanent institution.

DECLARATION OF INCORPORATION.

We, Fife Fowler, of the City of Kingston, Doctor of Medicine ; Simon Oberndorffer, of the same place, Tobacconist ; Daniel Callaghan, of the same place, Book-keeper ; William D. Gordon, of the same place, Druggist ; James D. Thompson, of the same place, Forwarder ; Joseph Jarvis, of the same place, Doctor of Medicine ; Thomas C. Wilson, of the same place, School Teacher ; John B. McIver, of the same place Clerk ; Alexander Smith, of the same place, Military Store-keeper ; George Lee, of the same place, Piano Forte Maker ; the Rev. John F. Porter, Primitive Methodist Minister ; and Zachariah Guy, of the same place, Clerk, do hereby declare that we desire to become an Incorporated Society, under and by virtue of and within the provisions of an Act of the Legislature of the Province of Ontario, passed in the thirty-seventh year of Her Majesty Queen Victoria, Chaptered Thirty-Four, and entitled, "An Act respecting Benevolent, Provident, and other Societies";

That the intended corporate name of the said Society is "The Odd Fellows' Relief Association of Canada";

That the purpose of the said Society is for making provision against bodily disability, resulting from total blindness, loss of hand, arm or leg, or from spinal injury, and against death, and for relieving the members and the widows and orphan children of deceased members, and shall be known as the "Odd Fellows' Relief Association of Canada, Head Office, Kingston, Ont.";

That the first officers of the Society shall be, Fife Fowler, Doctor of Medicine, President ; Simon Oberndorffer, Vice-President ; Daniel Callaghan, Treasurer ; William D. Gordon, Secretary ; and the first executive or managing officers within the said Act shall be, James D. Thompson, Joseph Jarvis, Thomas C. Wilson, John B. McIver, Alexander Smith, George Lee, the Reverend John F. Porter, Zachariah Guy and W. McIlroy, together with the President and Vice-President ;

That the successors or successor to the aforesaid executive or managing officers, and of any managing officers or officer, shall be elected at the Annual Meeting of the Society, to be held in the City of Kingston aforesaid, on the second Tuesday in July, at half-past seven o'clock in the afternoon ;

That the Regular Meetings of the said managing officers shall be held in Kingston aforesaid, on the third Tuesdays of January, April, July and October ;

That hereto annexed is a copy of the Constitution and By-laws of the said Society.

Witness our hands, at the City of Kingston, this Sixteenth day of April, A.D. 1875, before His Honor the Judge of the County Court of the County of Frontenac.

F. FOWLER.

SIMON OBERNDORFFER.

DANIEL CALLAGHAN.

W. D. GORDON.

J. DUNCAN THOMPSON.

J. JARVIS.

THOMAS C. WILSON.

JOHN B. McIVER.

ALEX. SMITH.

JOHN F. PORTER,

ZACHARIAH GUY.

I, James Joseph Burrowes, Esquire, Judge of our County Court of the County of Frontenac, do hereby certify that the declaration herein written appears to me to be in conformity with the Act therein mentioned.

Dated, 16th day of April, A.D. 1875.

J. J. BURROWES, *County Judge.*

I certify that a duplicate of the within declaration was filed with me this 16th day of April, A.D. 1875.

ALEX. S. KIRKPATRICK,

Clerk of the Peace, Co. Frontenac.

CONSTITUTION.

ARTICLE I.

NAME AND PLACE.

SEC. 1.—This Society shall be known as the Odd Fellows' Relief Association of Canada, and by that name is incorporated under the laws of the Province of Ontario.

SEC. 2.—The office of this Association shall be at Kingston, Ont., and all meetings of the Association or of the Directors shall be held at the office of the Association, or at such other place in the said city as shall be selected by the Directors.

ARTICLE II.

OBJECT.

SEC. 1.—The object of this Association shall be to give pecuniary aid and benefit to the widows, orphans and dependents of deceased members, and to make provision for total and permanent bodily disability resulting from total blindness, loss of hand, arm or leg, or from spinal injury.

ARTICLE III.

OFFICERS.

SEC. 1.—The officers of the Association shall consist of a President, Vice-President, Secretary, and Treasurer, who shall be elected by the Board of Directors, and shall hold office until their successors shall have been duly elected and qualified.

ARTICLE IV.

DIRECTORS.

SEC. 1.—The Board of Directors shall consist of nine members, who shall be residents of the City of Kingston and shall be elected by ballot at the annual meeting of the Association.

SEC. 2.—Three Directors shall retire each year, and three shall be elected at each annual meeting in their stead. Such Directors shall serve for a term of three years, or until their successors shall have been elected and shall have qualified.

There shall also be three non-resident Directors for each Province, who shall be elected at the annual meeting, to serve for one year.

SEC. 3.—No person who shall be elected or appointed a resident Director of this Association, shall, during the term of his directorship, be eligible for the office of Secretary, Treasurer, General Agent, Sub-Agent, or for any office to which is attached a salary or fee.

SEC. 4.—At all elections of Directors, and upon all questions before the Association, each member shall be entitled to one vote, and members may appear and vote in person or by proxy such proxy being at the time a member of the Association, and producing a properly signed certificate of his appointment.

SEC. 5.—Neither the Secretary, Treasurer, General Agent, nor any other paid officer, shall, during the term of his respective office, act as proxy in voting at any of the meetings of the Association.

SEC. 6.—The Board of Directors may appoint an Executive Committee of not less than three of their number, to whom they may delegate any powers they possess, except appointments and compensation of officers of the Association.

SEC. 7.—The Board of Directors shall have power to appoint a Superintendent of Agencies whenever in their discretion the interests of the Association may require it.

ARTICLE V.

AUDITORS.

SEC. 1.—At each annual meeting of the Association there shall be elected by ballot two Auditors.

SEC. 2.—The Auditors shall make a quarterly audit of the books and accounts of the Secretary and Treasurer, and certify to the correctness of the statements for publication. They shall also examine, quarterly, into the securities and investments of the Association, and into its financial affairs generally, and report on the same.

ARTICLE VI.

VACANCIES.

SEC. 1.—A vacancy occurring in any of the offices of the Association or Board of Directors may be filled by the Board of Directors.

ARTICLE VII.

MEETINGS.

SEC. 1.—The annual meeting of the Association shall be held on the third Wednesday of July in each year, commencing at 3 o'clock p.m.

SEC. 2.—A special meeting of the Association may be called by order of the Board of Directors, and the President shall call a special meeting whenever required by a majority of the members of the Association.

SEC. 3.—The books of the Association shall be closed on the 30th of June in each and every year, up to which date the officers shall prepare detailed statements of the financial and other affairs of the Association, to be submitted with the annual report at the annual meeting.

ARTICLE VIII.

MEMBERSHIP.

SEC. 1.—The requisite qualifications for membership shall be, that the applicant be an Odd Fellow, a member of a Lodge in good standing, as defined by the Sovereign Grand Lodge; a resident of the Dominion of Canada, or holding membership in a Canadian Lodge; sound and in health, and between twenty-one and fifty years of age.

SEC. 2.—Applications for membership shall be made to the officers of the Association, and shall be upon the printed forms furnished by the Association. The application must be accompanied by the fee, where such is imposed, and the certificate of medical examination, as prescribed by the rules of the Association.

SEC. 3.—The following shall be the fees chargeable for admission to the Association, except in the case provided for by Section 6 of this Article :

From 21 to 29 years,	\$ 500.....	\$ 1 00
" "	1,000.....	2 00
" "	1,500.....	3 00
" "	2,000.....	4 00
From 30 to 40 years,	500.....	1 50
" "	1,000.....	3 00
" "	1,500.....	4 50
" "	2 000.....	6 00
From 35 to 39 years,	500.....	2 50
" "	1 000.....	5 00
" "	1,500.....	7 50
" "	2,000.....	10 00
From 40 to 44 years,	500.....	4 00
" "	1,000.....	6 00
" "	1,500.....	9 00
" "	2 000.....	12 00
From 48 to 49 years,	500.....	5 00
" "	1,000.....	10 00
" "	1,500.....	15 00
" "	2,000.....	20 00

SEC. 4.—There shall be a local medical examination by a member of the Order, where such is available, and in all cases by a regularly registered physician; the fee for said examination shall be \$1, and shall be paid by the applicant.

SEC. 5.—The medical blank of the Grand Lodge shall be accepted by the Association, subject to the approval of the medical referee, if presented to the Association within thirty days from the date of the medical certificate; provided the applicant shall have been initiated into the Order, and no admission fee shall be charged by the Relief Association if such applicant be not upwards of thirty-five years of age.

SEC. 6.—The Board of Directors shall have power to accept or reject applications. If the application for membership be rejected, the Secretary shall refund to the applicant any fee which may have been paid by him. If the applicant be accepted as a member of the Association, the Board of Directors shall issue to him a certificate of membership, signed by the President and Secretary of the Association.

ARTICLE IX.

CONDITIONS OF MEMBERSHIP.

The following conditions and agreements shall form and be part of each and every certificate issued by the Association, and shall constitute the basis of the contract and agreement between the Association and each member thereof, and shall be endorsed on the application for membership and referred to in it:—

(1) That the application herefor shall form and be a part of this agreement, and the answers to questions and statements therein shall be a warranty of the truth of said matters, and if any statement made therein, either by the applicant or in the medical examiner's certificate accompanying the application, shall be found untrue, or if any deception has been used by the applicant to induce the Association to issue this certificate, then this certificate shall be null and void. Upon the discovery of any such untruth or deception in the application, made during the lifetime of the member herein named, the Association may institute the proper action to cancel and annul this certificate in the proper court.

(2) That the member herein named shall duly pay all calls made upon him in accordance with the By-laws of the Association; and that he shall fully comply with all laws which have been made, or which may hereafter be adopted.

(3) That if the member herein named shall be expelled from the Independent Order of Odd Fellows, such expulsion shall work expulsion from this Association, and shall render this certificate of membership null and void.

(4) That if the member herein named shall have received from this Association a benefit on account of a disability sustained by him, then, at his death, his heirs, executors or administrators shall only receive a sum not to exceed the balance of the amount for which he was insured.

(5) That in case the member herein named shall die by the hands of justice, or through violation of the laws of any country where he may reside or be, or from the effect of intemperate habits, or from "delirium tremens" induced by intemperate habits, then this certificate of membership shall be null and void.

(6) That the member herein named may engage in any lawful employment, and may travel or reside in any part of the world.

(7) That all assessments are due and payable to the Secretary at the office of the Association ; but assessments may be paid to the authorized agents of the Secretary, but no receipt for assessments shall be binding on the Association unless signed by the President and Secretary.

(8) That no agent of this Association shall have power to waive or alter any conditions or terms expressed in the certificate of membership, or to give any receipt for money that shall bind the Association, except as herein provided in Condition 7.

(9) That the Association shall be under no obligation to revive or renew any certificate rendered void by non-payment of assessments, or from any other cause ; but such certificate may be renewed at the option of the Directors of the Association, as provided for in the By-laws.

(10) That in case this certificate shall become null and void from any of the above causes, all payments made thereon shall be forfeited to the Association.

(11) Brakemen or yardmen shall not be eligible for membership, but members of the Association, on becoming brakemen or yardmen, shall be transferred to the extra-hazardous class and pay the extra-hazardous rate, but on ceasing to be so employed, shall, if otherwise qualified, be replaced in the ordinary class.

(12) That such members as are engaged in blasting, mining or sub-marine callings, or in manufacturing explosives, or as glass-blowers, saloon and hotel-keepers, or bar-tenders, or in navigation of lakes, rivers and seas, shall pay \$2 extra per year along with the call due on May 15th.

(13) Engineers and firemen on railways shall be rated in the ordinary class.

ARTICLE X.

BENEFITS.

SEC. 1.—The limit of benefits payable by this Association shall be \$500, \$1,000, \$1,500 and \$2,000. A member desiring to increase his benefits to any higher amount payable by this

Association shall surrender his certificate and forward the same to the Secretary, together with a written application for such increase, and the scheduled fee. *The application shall also be accompanied by a medical certificate, as on an original application for membership, except when made within thirty days from becoming a member of the Association. Upon receipt of such application, the above requirements being complied with to the satisfaction of the Directors, the Secretary shall enter the required changes in the register, and shall forthwith forward to the member a new certificate for the increased amount granted, and such increased benefit shall date from the time of the issuing of such new certificate. The member shall thereafter pay on such new certificate the rate provided for his actual age at the date of making application for such increase, and his first payment thereon shall be the assessment falling due next after the issuing of such new certificate.

SEC. 2.—If a member desires to reduce his benefit to any lower amount payable by the Association, he shall surrender his certificate to the Association, and give written notice to the Secretary to change to the lower amount designated, accompanying the same with a fee of 50 cents ; whereupon the Secretary shall issue a new certificate for the amount required, and such change shall date from the issuing of such certificate. Such member shall pay full rates on all assessments due on or before said change.

SEC. 3.—Upon the death of a member being reported to the Secretary, that officer shall cause a blank to be sent out for the proofs of such death, and he shall require (1) the return of the certificate or certificates issued to the deceased member ; (2) a statement as to whether a will has been left by the member whose death has been reported ; and (3) a copy of the will if there be any reference made in it regarding the disposition of the benefits promised under any certificate or certificates that may have been issued by the Association.

SEC. 4.—Upon satisfactory proofs being sent to the Secretary of the death of a member, together with such legal instruments as may be and shall have been called for in protection of the Association against subsequent claims on behalf of repre-

representatives of the deceased member, or his estate, the Executive of the Association shall cause to be issued a warrant, signed by the President and Secretary,* in payment to the beneficiary or beneficiaries, administrator or guardian, a sum equal to one dollar for each member of the Association then belonging thereto, such amount not to exceed the amount stated in the certificate or certificates held by the deceased member.

SEC. 5.—Before accepting payment of any claim presented to the Association and acknowledged to be just and legal, the beneficiary or beneficiaries, executor, administrator or guardian shall sign a discharge of the certificate or certificates, and so indemnify the Association against any claim that may arise from any source on account of the said certificate or certificates.

SEC. 6.—If the President of the Association, as chief of the Executive, has any doubt with respect to the validity of a claim, he shall refer the same to the Directors for their decision.

SEC. 7.—Any member having become totally and permanently disabled, bodily, resulting either from total blindness, loss of hand, arm or leg, or from spinal injury, shall, upon satisfactory proof of the same being furnished, be entitled to receive out of the funds of the Association a sum equal to 50 cents for each of the members that, at the time such disability occurred, appeared entered upon the books of the Association as regular paying members, such amount not to exceed the sum of \$500 if the claimant be insured for \$1,000 or over, and \$250 if insured for \$500 ; proofs to be supplied on blanks furnished by the Secretary, and to embrace certificates, personal and medical, setting forth the cause and nature of the said injury.

SEC. 8.—In case reliable information is given to the Executive of the Association that any member is habitually using intoxicating liquors, or narcotics, to such excess as to endanger his life, or to materially affect the risk upon his life, they shall suspend said member from all benefits to be derived under the Constitution and By-laws, and the Secretary shall give notice of such suspension to the said member, and said suspension shall continue, and said member shall derive no benefits and shall be

entitled to none under the said Constitution or under the certificate issued to him, unless and until an appeal from the said suspension to the Board of Directors shall be decided favorably to him.

SEC. 9.—If death or injury be directly or indirectly caused by or due to any unlawful or foolhardy undertaking in which a member shall engage or participate, or to any immoral conduct or intemperance of which he shall be guilty, no benefit whatever shall be paid by the Association therefor.

ARTICLE XI.

DESIGNATION AND CHANGE OF BENEFICIARIES.

SEC. 1.—Each member shall designate the person or persons to whom the beneficiary fund due at his death shall be paid, who shall in every instance be one or more members of his family, or who shall be related to him by blood, or who shall be dependent upon him, or who shall be his affianced wife, and no member or applicant for membership shall be permitted to name any creditor as his beneficiary.

SEC. 2.—A member in good standing may, at any time, change his beneficiary or beneficiaries, subject to the conditions of the preceding section, and to the provisions of any law in force in Ontario with regard to securing to wives and children, or other relatives, the benefit of life insurance. For that purpose, he shall, by a writing, signed by him and attested by a witness, and either endorsed or attached to or identifying his certificate by its number or otherwise, direct the payment of the benefit under said certificate to any person or persons whom he may name. Such writing, together with the certificate, shall be forwarded to the Secretary, whereupon a new certificate shall be issued payable to such beneficiaries as he shall have named.

SEC. 3.—If the beneficiary or beneficiaries under a certificate be the wife and children of the member, or some one of them, the certificate is deemed a trust in their favor, and so long as any object of the trust remains the member cannot divert it away from such object, except so far as he may transfer

or vary it within such class. If the beneficiary be the mother of the member the certificate is also a trust for her, and is no longer under the member's control.

SEC. 4.—No certificate shall be assigned to others as collateral security for debt, nor shall the beneficiary or beneficiaries be changed, except in the manner provided for in this Constitution.

SEC. 5.—In case a certificate shall have been issued but not received by a member prior to his death, or in case proceedings for a change of beneficiary, as herein provided, have not been completed, the Association shall pay the benefit to the beneficiary named in the application for membership originally made by the deceased brother, provided such member has complied with the laws of the Association.

SEC. 6.—If a member desires to change his beneficiary or beneficiaries, and the certificate is in the custody of a person other than the member, and such custodian refuses or neglects to deliver up such certificate, the member shall make a statutory declaration setting forth the facts of the case, whereupon the Secretary shall issue a second certificate to such brother with the required change, provided all other requirements of the Constitution and Laws of the Order shall have been complied with. Whenever a second certificate is issued the first one shall *ipso facto* become void.

ARTICLE XII.

ASSESSMENTS.

SEC. 1.—There shall be six assessments in each year upon the members of the Association, which assessments shall be due and payable on the 15th day of the following months, viz., January, March, May, July, September and November, or on the next following day not being a Sunday or statutory holiday, if such 15th day fall upon a Sunday or statutory holiday. Each member shall pay his assessments to the Secretary of the Association, according to the rating at which he became a member, or the rating applicable to any increase or decrease of benefits procured by him.

SEC. 2.—Applicants for membership shall from the date of their acceptance (if after January 1, 1894, when the bi-monthly plan of payments takes effect) pay assessments according to the following schedule of rate and ages :

Age.	\$500.	\$1,000.	\$1,500.	\$2,000.	Age.	\$500.	\$1,000.	\$1,500.	\$2,000.
21....	\$ 73..	\$1 45..	\$2 09..	\$2 73	36....	\$ 85..	\$1 71..	\$2 48..	\$3 25
22....	73..	1 46..	2 10..	2 75	37....	86..	1 73..	2 51..	3 29
23....	74..	1 47..	2 12..	2 78	38....	87..	1 75..	2 55..	3 34
24....	74..	1 49..	2 15..	2 80	39....	89..	1 78..	2 59..	3 39
25....	75..	1 50..	2 16..	2 82	40....	91..	1 82..	2 65..	3 47
26....	75..	1 51..	2 18..	2 85	41....	92..	1 85..	2 69..	3 53
27....	76..	1 52..	2 20..	2 87	42....	94..	1 88..	2 74..	3 60
28....	76..	1 53..	2 21..	2 90	43....	96..	1 92..	2 80..	3 67
29....	77..	1 55..	2 23..	2 92	44....	99..	1 98..	2 88..	3 79
30....	78..	1 57..	2 27..	2 97	45....	1 02..	2 03..	2 97..	3 90
31....	79..	1 59..	2 30..	3 01	46....	1 05..	2 10..	3 07..	4 04
32....	80..	1 61..	2 33..	3 06	47....	1 10..	2 20..	3 21..	4 22
33....	82..	1 64..	2 37..	3 11	48....	1 15..	2 31..	3 39..	4 46
34....	83..	1 66..	2 40..	3 15	49....	1 23..	2 46..	3 61..	4 76
35....	84..	1 68..	2 44..	3 19					

SEC. 3.—If it shall appear that a member has made a mistake in giving his age at the time of admission he shall make a written statement of the facts to the Association. The Directors, if satisfied that no fraud was intended, may recommend that the age and assessment of the member be corrected. The written statement of the member shall be retained by the Secretary, who shall make the correction in accordance with the facts. The member shall be assessed at his correct age from and after the date of receipt by the Secretary of his notice of error, provided he shall not have been ineligible on account of age at the time of admission ; and, if at the time of admission he reported his age as less than it actually was, he shall pay the difference between what he has paid and the amount that would have been payable by him from the time of admission up to the date of making correction, if he had been assessed at his correct age.

SEC. 4.—To provide for the payment of the general expenses of the Association, there shall, on the 30th day of June in each year, be appropriated out of the yearly assessment income of the Association, a sum equal to one dollar per head of the membership on said date.

SEC. 5.—Whenever, in the opinion of the Board of Directors, the interests of the Association shall require that an extra assessment be made, the Board shall order the same to be made by the Secretary, and such assessment shall be payable by each member within thirty days from the date of the call. Such extra assessment shall be refunded to the members paying the same, as soon as in the opinion of the Directors the funds of the Association will permit, by remitting their ordinary assessments until the extra sums paid by them are fully repaid.

ARTICLE XIII.

PERMANENT FUND.

SEC. 1.—A permanent fund shall be raised in the manner following, namely: First, from admission fees; secondly, from that portion of the assessment not used for the payment of the benefits. Such fund shall be securely invested by the Board of Directors, and shall be for the following purpose: First, to insure stability and perpetuity, to make up the deficit caused by those who fail to pay assessment and for whom benefits have been paid, and to provide for other contingencies that may arise; secondly, to pay all other necessary expenses of management.

SEC. 2.—Whenever the Association, by a two-thirds vote, shall decide that the Permanent Fund is larger than required for the purpose herein named, benefits may be paid out of the said fund without making an assessment upon the surviving members.

RESERVE FUND.

SEC. 1.—There shall be carried to the credit of the Reserve Fund, from the Permanent Fund, such sums as the Directors at their discretion may, from time to time, determine so to transfer.

SEC. 2.—The Reserve Fund shall be invested in first-class Canadian securities, in the name of the Association.

SEC. 3.—Whenever it shall be necessary or advisable to change or withdraw any such investments, the Secretary of the Association shall forward to the issuer of the securities a certified copy, under the seal of the Association, of the resolution ordering such change or withdrawal, which must have been passed by a majority of the directors at a meeting regularly

called, and such resolution shall contain and state the name of the President, Vice-President and Treasurer of the Association, whose joint signatures shall be necessary to give validity to any receipt or endorsement that may be issued on behalf of the Association.

ARTICLE XIV.

DIVISION OF CLASSES.

SEC. 1.—The Beneficiary Members of this Association shall be divided into two classes :

- (1) The Ordinary Class.
- (2) The Extra-Hazardous Class.

SEC. 2.—The Ordinary Class shall consist of such Beneficiary Members as are not included in the Extra-Hazardous Class.

SEC. 3.—The Extra-Hazardous Class shall consist of such as are engaged in or follow any of the hereinafter mentioned occupations or callings : Blasting, mining, or sub-marine callings, manufacturing or dealing in explosives, glass-blowers, saloon-keepers, hotel-keepers and bar-tenders, parties engaged in the navigation of the lakes, or rivers or seas, and members becoming brakemen or yardmen after joining the Association.

SEC. 4.—Brakemen on railway trains and yardmen are not eligible for membership.

SEC. 5.—Should any member change his occupation to any of these callings or occupations embraced in the hereinbefore styled Extra-Hazardous Class, he shall forthwith give notice of the same to the Secretary, whereupon the Secretary shall increase the rating from what he was subject to in the Ordinary Class to the rate in the Extra-Hazardous Class.

SEC. 6.—Any member changing his occupation, as aforesaid, from the Ordinary Class to any of the said occupations embraced in the Extra-Hazardous Class, and who shall fail or neglect to give notice to the Secretary of such change, shall forfeit all his claims to any benefits in the funds of said Association, or under the certificate issued by said Association, such forfeiture to continue till he gives due notice of said change to the Secretary ; and further, in the event of his death during the continuance of

the said forfeiture, the beneficiary or beneficiaries under the said certificate, or the personal representative or representatives, shall not be entitled to the benefits or advantages under the same, though payments may have been regularly made by him as provided by and for the said Ordinary Class.

SEC. 7.—Any member in the said Extra-Hazardous Class changing his occupation to one not embraced in the Extra-Hazardous Class, shall be entitled to have his rate of assessment reduced to a corresponding rate in the Ordinary Class, upon due notice being given to the Secretary in writing.

ARTICLE XV.

AMENDING THE CONSTITUTION.

SEC. 1.—The foregoing Constitution and By-laws shall not be altered or amended, except at a regular meeting of the Association, upon a proposition therefor duly submitted in writing, when, if the consent of the members present shall be unanimously obtained, said alteration or amendment shall be at said meeting considered, and, if approved of by two-thirds of the members then present, shall be declared carried, and shall immediately go into effect.

SEC. 2.—If the consent of the members present at said meeting be not unanimous as to the submission for consideration of said alteration or amendment, then the said proposition to alter or amend shall be entered on the minutes as a notice of amendment to be submitted at the next succeeding Annual Meeting of the Association, when it may be called up by any member of the Association, and, if supported by a two-thirds vote, shall be declared adopted, and shall at once go into effect.

BY-LAWS.

ARTICLE I.

DUTIES OF OFFICERS.

SEC. 1.—The President shall preside at all meetings of the Officers and Directors or members of the Association, but shall not vote on any question before the Association except when there is a tie, when he shall have a casting vote. He shall sign all certificates of membership and official papers, and all orders drawn on the Treasurer by order of the Directors. He shall have general supervision of the books and accounts of the Secretary and Treasurer. He shall see that all laws and regulations of the Association are fairly and faithfully executed.

SEC. 2.—The Vice-President shall possess the powers and perform the duties of the President during his absence.

SEC. 3.—In the absence of the President and Vice-President, a President *pro tem.* shall be elected by the Board of Directors, who shall possess the powers and perform the duties of the President while so acting.

SEC. 4.—The Secretary shall keep a record of all meetings of the Association, the Officers and Directors, and of all the transactions and business of the Association. He shall conduct the correspondence, and shall collect and receive all moneys due to the Association, and give his receipt for the same, and shall pay over all moneys belonging to the Association to the Treasurer, taking his receipt therefor; he shall prepare all certificates of membership, notices of death or assessments, and all communications called for or required by the rules of the Association, or directed by the Board of Directors. He shall keep a record of deceased members of the Association, and of the amounts paid to the heirs of such deceased members. Within thirty days after the notice of assessments shall have been served upon members, he shall make a record in the books of the Association of the names of all who have failed to pay the assess-

ments made upon them. He shall make annually, or oftener if required by the Board of Directors, a full report in writing of the transactions and condition of the Association, and shall perform such other duties as may be required by the Board of Directors. He shall give a bond in such amount and with such securities as the Board of Directors may require, for the faithful performance of his duties, and for the proper care, accounting for or return of all moneys and other property of the Association that may come into his possession.

SEC. 5.—The Treasurer shall receive from the Secretary all moneys belonging to the Association, giving his receipt therefor, and shall hold the same, depositing them in the bank, and shall pay them out on warrants duly signed by the President and Secretary. He shall make annually, or oftener if required by the Board of Directors, a full report of the receipts and expenditure of the Association, and of all matters affecting its financial condition. He shall give a bond in such sum and with such securities as the Board of Directors may from time to time require for the faithful performance of the duties of his office, and for the proper care and accounting for and return of all moneys or other property of the Association which may come into his possession.

ARTICLE II.

DUTIES OF THE BOARD OF DIRECTORS.

SEC. 1.—The Board of Directors shall have general charge and supervision of the affairs of the Association; see that the Constitution and By-Laws are duly enforced; manage the finances; see that all investments of money are securely made, and all property kept in safe and proper custody; loan the surplus funds of the Association, except so much as is necessary for the transaction of the business of the Association, on first liens on productive farm lands worth double the amount of the loan, exclusive of improvements, at the best rate of interest that can be obtained, consistent with perfect security, or invest the same in Dominion debentures, one or both, at their discretion, or place on special deposit; and generally promote the interest and well-being of the Association. A majority of the Board of Directors shall constitute a quorum for the transaction of business.

ARTICLE III.

MEETING OF BOARD OF DIRECTORS.

SEC. 1.—A meeting of the Board of Directors may be called by the President or by a majority of the Board.

ARTICLE IV.

COLLECTION OF ASSESSMENTS.

SEC. 1.—The Secretary shall send by mail to the post office address of each member, before each assessment is due, a notice giving the names of the deceased members, the name and number of the Lodge to which each belonged, and the amount due by each member to whom said notice shall be sent, or the Secretary may employ a suitable person, an Odd Fellow and a member of the Association, in each town or city where the members reside, who shall act for the Secretary in serving such notices, either personally or by mail. But the giving of such notice shall not be construed as a condition precedent to the payment of any of the ordinary assessments, nor shall it be obligatory on the Association to give such notice. But the same shall be intended as a reminder to the members, who shall, however, whether in receipt of such notice or not, pay their assessments on the dates prescribed by the Constitution; and any member failing to pay such assessment shall forfeit his membership in the Association and all benefits therefrom. Provided, that any member may deposit with the Secretary any amount he may deem proper, which amount shall be placed to his credit to meet future assessments.

SEC. 2.—The sending of any notice of assessment shall not be held to waive any forfeiture or lapse of membership caused by the non-payment of any previous assessment.

SEC. 3.—The first assessment payable by any member of the Association shall be that falling due next after such member shall have been registered on the books of the Association.

SEC. 4.—If any member dies before the date on which an assessment is due, such assessment shall nevertheless be payable upon his certificate, and payment thereof must in all cases be made before the Association shall proceed to a settlement of the death claim.

ARTICLE V.

WHAT CONSTITUTES MEMBERSHIP, ETC.

SEC. 1.—An applicant for membership must be a member of an Odd Fellows' Lodge, but once accepted his membership depends solely on the payment of all calls made upon him in accordance with the By-laws of the Association. Provided, however, that if he shall be expelled from the Independent Order of Odd Fellows his membership shall immediately cease in this Association.

SEC. 2.—The Board of Directors shall furnish each member of the Association with a certificate of membership, signed by the President and attested by the Secretary with the seal of the Association, which certificate shall contain the Agreement on the part of the Association and of the member. The standing of the holder thereof shall not be affected by the existence or non-existence of such certificate, or by the failure of the member to produce the same when required. The books of the Association, with entries therein, and the application for the certificate bearing the applicant's signature, shall be sufficient evidence of his membership, and of the issue of his certificate.

SEC. 3.—In case of loss of a certificate, upon furnishing proof of the same to the Secretary, in the form of a statutory declaration, and the payment of a fee of 50 cents, the member shall be entitled to a duplicate of the same, when the first one shall become void.

SEC. 4.—A member of the Association who has forfeited his standing therein, and wishes to be reinstated, shall make application in writing in the following form :

To the Directors of the Odd Fellows' Relief Association of Canada :

"I, the undersigned, formerly a member of the Association, having forfeited my membership by non-payment of assessments, hereby make application for reinstatement in accordance with the laws of the Association. I hereby bind myself and my beneficiaries to the terms of the agreement made in my original application."

.....
Applicant's Signature.

He shall also pay the full amount of his arrears on all assessments made before the date of forfeiture, together with the amount of all assessments due since said date, said amounts to accompany his application for reinstatement, and shall furnish a physician's certificate on the form prescribed for persons on original application for membership, as to his health and fitness, which certificate must be approved by the Medical Referee, the same as upon original application. If such applicant shall have passed the age of fifty-five years, and three months elapsed since forfeiture, he cannot be reinstated unless his application be approved by the Board of Directors or a majority of them.

SEC. 5.—A member may withdraw from the Association at any time by giving notice to the Secretary and paying all assessments to date, and such notice of withdrawal shall be a bar to any action which may be taken subsequently in respect to the certificate or any claim arising in connection therewith.

SEC. 6.—If a member, whose certificate has been cancelled for any cause, desires again to become a member of the Association, he shall surrender his former certificate, or furnish a statutory declaration as to its loss, and make application for a new certificate in the manner and form prescribed in this Constitution.

ARTICLE VI.

SETTLEMENT OF CLAIMS.

SEC. 1.—Proofs of death shall be certificates setting forth all the facts, on blanks to be furnished by the Secretary, and shall be signed by the officers of the lodge when the member is in good standing, and shall give other evidence as will be satisfactory to the officers of the Association. Any expense attending the proofs of death must be defrayed by the beneficiary.

SEC. 2.—In presenting proofs and claims, the following routine must be observed :

(a) Each of the certificates must be declared to before some person legally qualified to receive such declaration.

(b) A wife's certificate is payable to her on simple receipt for the amount. A certificate in favor of a wife and children is

payable on her receipt and that of her children, if of age. If they be minors, a guardian must be legally appointed, who must sign for them, and a properly attested copy of the appointment of such guardian must accompany the proofs of death.

(c) When a certificate is payable to children in general, whose names are not separately mentioned in the certificate, proofs must be furnished of how many children there are, and their names and ages given. If any are minors proof of the appointment of the guardian must be furnished. When the beneficiary named in the certificate is dead a certificate will be required from the proper court to show who is authorized to act as administrator or executor of such deceased beneficiary.

(d) Should the proofs presented be accepted as satisfactory, the intervention of any third person will not be necessary for the collection of the claim.

(e) Payment of a commission to any person, for services in regard to the collection of uncontested claims upon the Association, is entirely unnecessary.

ARTICLE VII.

SEAL.



SEC. 1.—The seal of this Association shall be a circular disc, with the inscription in circle, "Odd Fellows' Relief Association of Canada"; in the centre of the design, the All-seeing Eye, Beaver and Three Links.

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OFFICERS OF THE ASSOCIATION.

FIFE FOWLER, M.D., P.G.M.....PRESIDENT
J. B. McIVER, P.G.....VICE-PRESIDENT
R. MEEK, P.G.....SECRETARY
DANIEL CALLAGHAN, P.G.....TREASURER
A. H. BLACKEBY, P.G.....SUPERINTENDENT OF AGENCIES

BOARD OF MANAGEMENT.

FIFE FOWLER, M.D., P.G.M.	W. J. LIVINGSTONE, P.G.
J. B. McIVER, P.G.	W. H. GODWIN.
SIMON OBERNDORFFER, P.G.	W. MUNDELL.
T. DONNELLY, P.G.	R. F. ELLIOTT, P.G.

B. H. CARNOVSKY, P.G.

NON-RESIDENT DIRECTORS.

ONTARIO.—John Donogh, Toronto ; John Ormiston, Gananoque ; L. Ferguson, St. Thomas.

QUEBEC.—W. Marriage, Montreal ; C. G. Gymer, Richmond ; Charles Griffith, Montreal.

MARITIME PROVINCES.—J. H. Sutherland, Halifax, N. S. ; B. Bremner, Charlottetown, P.E.I. ; J. L. Stewart, Chatham, N.B.

MANITOBA AND NORTH-WEST TERRITORIES.—R. H. Shanks, Winnipeg ; Dr. Riddell, Crystal City ; J. K. Drinnon, Medicine Hat.

AUDITORS.

A. T. Smith and John Nicolle, Kingston.